The Undoubted

ART

OF

THRIVING;

Wherein is shewed.

1. *That a Million L. Sterling Money, or more if need be may be raised for Propogating the Trade of the Nation, &c. Without any kind of prejudice to the Leiges, but on the Contrair to their great Utility and Advantage.*
2. *How the* Indian *and* African *Company may Propogat their Trade, and that Trade and Manufactures of all sorts may be encouraged to the Honour, Strength and Wealth of the Nation.*
3. *How every one according to his quality, may Live Comfortably and Happily. Concluding with several thoughts tuching the Management of Publick Concerns.*

EDINBURGH,

Printed by John Reid, 1700.

To His GRACE,

JAMES Duke of QUEENSBERRY, His Majeſty's high Commiſſioner to the *Seſſion* of PARLIAMENT, Comencing on the 21*ſt.* of *MAY* 1700. And all the Honourable Members in Parliament Aſſembled.

MOST HONOURABLE,

SOme time ago, being by the Providence of GOD, Reduced to a low condition, like a Man that had fallen from a precipice, I began to look about, and to think by what means to Re-aſcend; for that end ſtreatched my Invention to the utmoſt extent, I took a view of every thing upon which I could fix mine eye, I examined the conduct of all ſorts of perſons, both as to publick and private concerns, in order to find ſome footſteps by which to climb up, in

in my my ſurvey of things, found ſeverals that I thought might be Improven. And amongſt many others, this project of making Nots to paſs for currant money occured; as did likewiſe ſeveral others of no leſs moment, which I could have expanded on this occaſion, were it not that too many projects at once, may rather obſtruct than advance the procecution of any; And alſo that this one may be ſufficient at the time, if it take effect, which if it do not I ſhall henceforth be diſcouraged to attempt any thing of the like Nature.

After I had made ſeveral diſcoveryes, as is ſaid, New difficulties occured, as to the manner of giving them vent. The concealing matters of ſo great Importance I thought a Crime: On the other hand, fearing it was in vain for me to propoſe any thing of this kind having had ſo bad ſucceſs in my own Concerns none would relay on any Overture I could make concerning the proſperity of others; I ſtrugled long between theſe difficulties; However at laſt I reſolved to put in form one of my

projects

projects, and shew it to some who could advise me how to proceed therein; And accordingly made a short draught of this Note-Project, as that which was most likely to take effect, I shew'd it to some of the Honourable Members of Parliament. But the draught being short, and not so distinct, as what is here deduced, nor the Foundation on which it was proposed to be setled, so solid as what is now proposed, it was thought there might be several difficulties in it, wherefore I laid it aside at that time.

The next Effort I made, was an Essey upon the manner of Husbandry, in which I thought most People of this Kingdom Commited Condsiderable mistakes, tho this was not received with that Approbation, which I humbly conceive it deserveth, yet it found acceptace beyond my expectation, for it is not to be imagioned that upon an overly Glance, one can have the same Sentiments as an other that has made it his busines to consider it throughly.

Now (I hope in a good time,) I Resume my

my Project concerning the Notes. The Kingdom at present being drained of Money, by reason of the great quantities of it that has been given for Corn from Forraign parts these several years past, and likewise People seem now Inclined to Cultivat Trade and Manufactures more than formerly, which certainly makes a project of this nature more Necessar then at other tims; Wherfore in all Humility I present the following Sheets to Your Grace, Lordships and Honours; The first part of which Respects the Circulating of Notes may perhaps be some what dark at first veiw, yet after perusal and the serious thoughts of any person of Tolerable Capacity, I think it will be plain to a Demonstration. I have considered it over and over many tims, and according to what sence GOD has given me, I think nothing can be plainer, and doube not in the least to Solve all manner of objections that can be made against it. As to what followes in the other two Chapters is plain at first view, and will not be difficult to determine what is fit to be done therein.

Some

Some years ago I *Remember, there was an overture made to the Parliament, for the Streicking a vaſt number of Notes or Talies, but the manner of Circulating them was keep'd a ſecret, till the Author ſhould have the promiſe of a Conſiderable Reward; tho it is but reaſonable that a Man ſhould be Rewarded for his good ſervice, not only with Reſpect to the pains he is at. But likewiſe with Reſpect to the benefit others receive by his Good Offices:* Tet I *have made no ſuch Preliminary overture, leaving that Intierly to Your Wiſdoms Diſcration.*

As when an Artificer has finiſhed an Inſtrument of Muſick, with all imaginabl exactneſs, it may ſuffer the bending or unbending of ſeveral Strings, before it can be fited to a particular Tune or Air. In like maner the following project. may perhaps receive ſome inconſiderable Amendiments when it comes to be put in practice, which till then can not be obſerved. Tet I *humbly Conceive there is no material part wanting to make it Compleat; Howevet it be, my thoughts*

of

of it to be ſo, has induced me to lay it before Your Wiſdoms, who after Conſidering of it throughly, can eaſily give your Judgment therein. That GOD may give you Wiſdom, and grant a happie Iſue to this Seſſion of Parliament ſhall be the earneſt Prayer of

Your Grace's, Lordſhips, and Honours,

Moſt Humble and Obedient

Servant

Ja. Donaldſon.

THE

Undoubted ART of

THRIVING

OR, THRIVE and be PROSPER'D in Being Generally taken for one and the same Thing. It will be needless to Enquire into the Etymology or Signification of the Word THRIVE; but seeing it may be taken in a threefold Sense, *Viz.* in Respect to the *Soul*, *Body*, and *Estate*, it's necessary to distinguish them, and to show which of these I intend to Prosecute.

To make Provision for the Soul is undoubtedly the Duty as well as the interest of every One. And that wherein most People are too Remiss. But to give publick Directions therein, is

that which I neither reckon my self cal-
led to, nor qualified for.

In matters of *Medicine* or *Physick*, I am not acquainted; And therefore shan't offer to meddle in things of that Nature.

I follows, That I must say some thing touching the Preservation or Increase of the Estate, or say nothing at all. And tho' in this also, I cannot pretend to much Knowledge, I would offer a few things, which I Humbly Conceive may be of Good Use, and perhaps a Foundation for some Good Architect, to build a Magnificent Structure upon.

It cannot be supposed, that a Thing of this Nature can be so exact in the first Draught, as afterwards it may be brought to. It's therefore expected, the Discreet Reader will rather Correct, than Rigidly Censure any thing he may find not so directly to the Purpose.

Thriving being that which we are to

fall about in good Earnest, I shall not detain the Reader with a tedious Introduction, but endeavour to deliver what I have to say, in the most concise and plain Manner I can, so that any Person of Ordinary Capacity may the more easily comprehend the same, my Design being rather to write intelligibly than Elegantly.

'Twas observed in the Entry, that Thriving may be taken in a threefold Sense, and that it was in Matters relating to the Estate, of how that one may provide Necessaries for his Comfortable Living in this World, that I undertook to prosecute.

When I speak of Ways and Means how one may preserve or increase his Estate; I hope it will not be incongruous to think, that at the same time he may be in a prosperous Condition also in both Soul and Body, there being no inconsistancy but rather a Harmony amongst them all. For a Person moderatly exercising himself in the Perfeem-

ance of his lawful Employment, there by purchaseth things necessar for the Support of his Body: The Body being supplyed with things necessar, and imployed in moderat Exercises is keept in a good Temperature and healthful Condition. The Body being in good Condition, is in Capacity to perform Duty to GOD and Man with the greater Alacrity; and reciprocally when a Person with Integrity performs his duty, he may warrantably expect the Favour of GOD and Man, and a Blessing upon his Labour, which he is the better able to perform while his Body is in Health and Vigour: Whereas on the other hand, one that cannot provide for himself, is commonly despised of Men, depressed in his Body, and dejected in Mind, by all which he is much indispoled to perform Duty to GOD or Man.

But some perhaps may say, Commonly such as have great Possession employ these Benefits to quite contra

ty Uses, thereby strengthning themselves to be Patterns of Vice and Immorality, and do not only this way impare their own Health, but also proceed in a Course of Disobedience to GOD, and of injuring and oppressing their Neighbours.

This is often too true, as may easily be made appear, but it doth not in the least repeal my Proposition, the misapplying of Benefits derogateth nothing from their Worth.

That every Man should imploy himself not only for the advancing of his own Interest, but likewise that he may propogate the Wellfare of others, will, I suppose, be sooner granted than practised; But that we may the better conceive how every one may assist another, and contribute to the benefite of all, the several Professions, Callings, and Corporations of Men in a Kingdom State or Republick, may be compared to the several Members of a Mans Body, the King or Supreme Governour resembling

resembling the Head, by which the whole Body is Governed, These in Military Office may be compared to the Arms by which the Body is defended. Cities or Citizens may be compared to the Heart or Trunck of the Body, to which Retreat is made in time of danger, and Supplies brought from and extraordinary Emergencies. Mechanicks or Trades-Men may be called the Hands with which Labour is performed; And the Husband-man doth resemble the Legge which supports the whole Structure. Money may be called the Blood which circulates thro' all the Veins of the Body, and convoys Life and Vigor to every part.

I might proceed to shew in what respects Persons of other Professions and Imployments do resemble other Members of the Body, but my design being to shew that every one ought to be Subservient to another, and not to enquire what Analogy is betwixt the Members of a Mans Body and the

Members

Members of a Common-Wealth, I think it needless to follow the similitude any further.

To give particular Directions how every one ought to Act in his particular Vocation or Profession, so as he may not only support himself, but also be Aiding and Assisting to others, will readily be acknowledged to be a hard Task, and that which I cannot undertake, yet with Submission I would offer a few things to be considered, which I hope may be of good use unto all.

Man's Calling in General (besides his chief Concern) being to provide Things necessary for the support of his Body, that requiring a daily Subsistance, and the Things needed for that use, do at least for the more comfortable Support thereof, being many and various, every one cannot acquire sufficient Knowledge in all the Arts Sciences and Imployments that are necessary for the providing himself with every thing he wants.

It's

It's therefore necessary That some be imployed one way, and some another; So that each may attain to some Competent Degree of Knowledge of, and Dexterity in the Vocation or imployment he Professes, So that every One may be Useful and Assisting to another; And by a mutual Good Correspondence with one another, all may live Comfortably together.

Man being thus destin'd to Labour for his Food and Raiment, and that by a special Command of the Supream Law Giver, it is not indifferent for him to Labour or be Idle, even tho' his Circumstance may allow of the Latter.

How much time Men ought to Labour each day is not positively prescribed (tho the number of days to wit six of seven is,) and by the By, those who enjoin Anniversary days would do well to consider by what Authority they do it; nor can we think all are required to labour alike much,

much, it being very reasonable to think that these whom GOD hath blessed with Plenty, may Warrantably enjoy his Benefits, and are not called to such Violent Exercises, as those whose Pinching Necessities oblige them to Labour hard, to Earn Bread to their Teeth; Yet it's both Necessary and convenient, that every one follow some Honest Vocation, and I think any Man diligently plying himself to Labour seven or Eight Hours a Day, may acquire as much as is necessary for his Subsistence; And others in the hardest Circumstances need not labour above ten hours, which is no hard Matter; the remaining 14 hours being sufficient to Refresh themselves by Sleep and otherways.

But as I have formerly observed, that the several Professions and Incorporations of Men in a Common-Wealths, do resemble the several Members of a Man's Body, each having its proper Use and Imployment assigned

it, every one aiding and assisting each other: And besides there is more required for the propagating of a mutual Assistance amongst the Members of a Common-Wealth, then that one Man make or prepare things that may be useful to others, seeing he cannot prepare all Things necessary for himself, there must be an Exchanging or Bartering of Commodities, which cannot be well done without some kind of Talees that may *pass current* in all *Bargains* at a *certain value*; So that the *Possessors* thereof can have *whatsoever they want* upon the same, it being very *hard*, if not *impossible* for every One *on all Occasions*, to get the *Product* of his *Labour Bartered* for the *very things* he stands in need of.

The *Talees* most in Use in all the *Trading World* are of *Gold*, *Silver*, *Brass* and *Tin*, being appointed to pass at such and such *Rates*, as the several Kings and Princes of each Kingdom and State think fit to value them at.

Ye may Remember I compared Money in a Kingdom or Common-Wealth, to the Blood that Circulats thro' the *Veins* and *Arteries* of the Body, and communicats *Life* and *vigor* to *Every Part*, without which the Members would become *Dead* and *Uncapable* to assist or comfort one another.

Seing *Metalling Money* is of so great Use, tho' of little intrinsick Value, it being neither fit for *Food* nor *Raiment*, the chief *Necessaries* of Man's Life, tho' it may serve for Vessels or other necessary Uses; Yet *Iron* for many Uses is found much *preferable to Gold*, it being only the *Scarcity* or *Rarity* of that *Mettle* that makes it in so great Esteem: However it be, it's plain, that the Use of *Gold* and *Silver-money* is very convenient all the *Trading-World* over, yea partly amongst *Barbarous* and *Savage* People; And by *Experience*, we see the *Possessors* of it can command any thing the Place affoords at their Pleasure.

If therefore it can be made appear, that any thing besides Gold and Silver Money may be made Use of in all Transactions and Bargainings, with as great Ease and Security as *Gold* or *Silver* can be, then shall the following *Propos'd* be found both Profitable and Convenient.

That something besides *Gold* or *Silver Coin* may be made Use of in Traffick and Merchandizing, that doth Answer all the Ends and Uses of it, I shall by and by make appear.

And that I may immediatly come to the *Proof* I think that I may refer it to the *Judgement* of all that are acquainted with the manner of the *Circulating* of *Bank Notes*, that something besides *Gold* or *Silver Money* may serve in Exchange of Goods, or be made Use of in Commerce and Traffick.

If I shall yet make it further appear That such Notes may be struck or made Current, without any other Fond of Credit then the publick Faith of the Nation

Nation, I hope I have performed my Undertaking.

The Publick Faith, perhaps by ſome may be thought of no good Security; But if ſuch Gentlemen will have *Patience* to bear me to *Amen*, I ſhall make it evident that the ſame ſhall be a ſufficient Security, wherein there can be no manner of Danger.

But before I proceed to the Author or Foundation of this Security, I ſhall firſt ſhew in what manner thoſe Notes may be Circulated without any Danger of Fraud, or Poſſibility of Forgery or Vitiation, which in my Opinion is the only point that can make this Project Practicable.

The Notes to be made Uſe of muſt be ſtruck and cut out of Books, much after the Faſhion of thoſe given out by the Bank, but with this Difference, that whereas the Bank Notes have the Value inſerted in the Body, and on the Margine which are lyable to Vitiation, it were fit the Value of thir Notes

Notes be also at large in Letters upon the Seal; So if there should be a Vitiation presumed by Razing out a *Word* in the Body and Margine of the Note, and putting another in place thereof, it will not be possible to get that razed out off the Seal, and another put in its Room.

But besides all this it will be necessary, that the Secretary or Clerk of the Office, after having Registred each Note in a Distinct Post by it self, give out with each Note, a Paper wherein he must write to the Effect, as follows, *Viz.*

This inclosed Note Number first, Vol. *first, is delivered to* R. P. *of* G. *at* Edinburgh *this* 10*th Day of* June, 1700. *By me* A B. *Clerk to the Exchequer Note-Office.*

Then when the Person to whom the Note is delivered, has Occasion to give it to any other, he must in like manner write,

At G. *the day of Years, delivered*

delivered this incloſed Note of Five Pound to S. C. of B. by me R. P.

And ſofurth, every Perſon to whoſe hands the ſame ſhall come muſt Tranſmit it in like manner; And if the Paper ſhall happen to be filled up by theſe Indorſements, before the time of Chequing the ſaid Note, and delivery of a new Paper by the Clerk of the Office be accompliſhed, he to whoſe hand the ſame ſhall come laſt, muſt begin a new Paper, to the Effect following.

I J. B. of K. having received the incloſed Note Number firſt, Volumn firſt, Value Five Pound, and the Paper in which it was incloſed being filled up by Indorſments, is retained in my Cuſtody, and ſhall be produced, if there be Occaſion or the ſame, by me J. B.

And every one to whoſe hands the ſaid Note ſhall come, muſt Tranſmit it to another, as in the firſt Paper; and at the end of the Year, or ſhort time before the Year expire, *viz:* Two Weeks

Weeks for all Residing within fifty Miles of *Edinburgh*, and others at a greater distance so much sooner, as may be convenient to have Notice given to the General Office, before the Year be at an end, must give in Accounts of what Notes are in their Custody, to one or other of the Offices appointed for receiving the same in all considerable Burghs of the Kingdom, and the Persons appointed for receiving such Accounts, must send Lists of the same to the General Office, which the Clerk must compare with the Books; And finding none amissing of that Days date, nor two of one Number, nor any of another Number than what ought to come in on such a day, they may safely Transmit new Papers back to the several Offices from whence the Lists were sent, bearing to the Effect, as follows,

That whereas I have received Advice from A. B that the Note Number first, Volumn first, has been Transmitted in due

from

Form, and was in the Custody of C. D. upon the day of and having compared the same with the Register, finds that no other Person pretends to have a Note of that Number and value in his Custody. This is therefore to satisfy all concerned, that the said Note may pass current as formerly.

This Paper being sent back to the Keeper of the Office, from whence the General Office had Intelligence, the person in whose Custody the Note is at the time, shewing to the Keeper of this particular Office, that the same has been duely Transmitted to him, the same may pass for a Year longer, as at the first. Thus every Year once, must the Notes be Chequed, as is shewed above.

SECTION II.

Anent the Security, Safety, and Ease of circulating of Notes.

SOme perhaps may form many dificulties in the Prosecution of this

project, and in order to their ſatisfa-
ctions, *I* ſhall ſolve all the Material ob-
jection which I conceive any can ſug-
geſt againſt it.

If it be ſaid, that it will be an un-
accountable trouble to Indors each
particular *Note* every time the ſame
ſhall be Tranſmitted from one hand to
another; I Anſwer

That conſidering the vaſt Benefit
that will accrefs to the Nation by the
uſe of them, a little pains may be the
more Tolerable. But further if it be
conſidered, that theſe Notes may con-
tain in value five pounds *Starl:* at
leaſt Reconing great and ſmall pro-
miſcuouſly, it will be found, that they
may be ſooner Tranſmitted by Indorce-
ments than one can well tell over a
much Money, eſpecially when it is in
different Species, as moſt of our Money
is.

If it be ſaid, that it will be a great
trouble to give in Accounts frequently
to the Offices throughout the King-
dom

dom, and to receive back new Papers from the General Office as is above Narated, I say

The Difficulty here is not so great as at first view some may take it to be, for this is not needfull but once in the year; that is to say some short time before the date of the Paper, wherein the Note is inclos'd be a year compleat, as was above shown; And 'tis only he to whose hands the Note comes about that time, that is to be at that trouble.

If it be said tho the time of Chequing each Note be only once in the year, yet some Notes coming out at all times of the year, and that they are to be Chequ'd on the same day of the year they come out on, it will occasion a constant trouble, for some of all Dates may frequently come to hand; I Answer,

If it be found Convenient, that a Vast Number of Notes shall be struck, 'twill be necessary that some of them

be given out at all times of the Year, because the Chequing of them will take a considerable time, but if there be not a very considerable Number necessary, one Moneth or two will serve to give them all out in each year; As for Example the Months of *May* and *October*, and in that case none will be put to this Trouble, but at those Terms of the Year.

If it be asked why these Notes should be only Chequed once a Year, and why I would have the Clerks of the General Office to do it on the very Day on which they were given out;

The reason is, that if any Cheat shall happen, that it may immediatly be discovered; As for Example, I suppose Notes numbered from 500 to 600, should be given out on the 4th Day of *May*, all those to whose hands the Notes of that Days date shall happen to come in the Month of *April* next Year, must give notice thereof to

to the several Offices throughout the Kingdom, appointed for receiving such Accounts, so that the same may be notified to the General Office, before the 4th day of *May*: and the Clerk making down in whose hands these several Notes are in their proper Posts, which must be Rank'd in Order as those in the first Book, where these Notes are marked down at giving out; if the Account of two Notes of one Number, or the Account of any Note of that Days date, that is not of the Number between 500 and 700 shall happen to come to Hand, it can be easily discovered, and notice returned to the Office from whence he had the Account, to enquire anent it, and by the *Indorsments* the same may be traced to the *Author* of the *Forgery* or *Vitiation*, if any shall happen to be so impudent, as to attempt the same, whereas if these Accounts came not all in on one Day, it could not be so well discovered, if any *Vi-*

tation

tination should be, and till they were beyond doubt, notice could not be sent back to permit the Circulation of the Notes, as formerly.

If it be said, that here there is a Supposition of a *Forgery* or *Vitiation*, and if such a Thing may happen to be, how is any Person Secure, 'Tis Replyed,

Tho there be such a Thing suppos'd, yet it is next to impossible, that any such Thing can be, for first there is all the Security in the Note it self, which the Bank Notes have, and besides, the value of the Note may be put at large on the Seal, as was formerly mentioned, which the *Bank Notes* want: 'Tis true the Managers of the *Bank* are now about making Notes of diverse Values in Different Characters, and also the Paper on which they are struck with this Motto, *The Bank of* SCOTLAND, made in the Paper it self, and if this be thought Necessary, the like may be made in

this

their Notes likewise; But that on which I reckon the greatest Security of all depends, is the Indorsement, as above.

My Reasons for it are. Let all the Art of Man be imployed in making Notes of what Character they will, and with as many Subscriptions and Seals as possible, yet the same may be imitated; it being as easy for an Engraver to cut the exact Copy of 20 several Subscriptions and Seals as to Engrave the Note it self. Tho' perhaps it might be difficult to get People in this place who would ingrave Plates, cut Seals, or make Paper, whereon Notes may be struck like those given out by the Office, because it were hard to get the same perform'd without being Discovered; yet how easie were it for any Rogue to go Abroad, or Strangers to come from Foreign Parts (where they could have all these Things done exactly) with Counterfit Notes, if there were not some-

thing

thing else Required than a simple Production of Notes, bearing the same *Form* and *Figure* with those given out by the Office; This true the Office by Curing their Notes out of a Book, might that way Cheque them as not to receive any forged Note whatever; but what Security is this to People that are some Hundreds of Miles from the Office, and the Party from whom they had them gone off before any such Trial can be had. Therefore it is absolutely necessary for the secure Circulating of the said Notes, that the same be Indorsed from hand to hand, as is shewed above.

If it be asked, may not Rogues that can Forge Notes as is above supposed, as well Forge Indorsements? I Answer.

No, My Reason for it is this, either he is a Man of Stock and Reputation or not, if he be a Man of Stock and Reputation

Reputation; It is not to be supposed that he will attempt so difficult a Work, where the hazard is so great, for considering that he must give it under his Hand, that he had this Note duly Transmitted to him, at the end of the Year when this Note comes to the Test, it cannot but be discovered, and Undoubtedly he will be call'd in Question for the same; what his Danger may be in that case the Parliament can best determine. But if he be a Man of no Stock or Credit, that he can have no Prospect, so much as to get one Note fairly off his Hand, for any that are acquaint with him, being Jealous of the Deceit, have no more to do but to enquire at the Person who is said to be the last Indorser, whether he has Transmitted such a Note to him, in whose Custody the said Note is, which if he deny, as surely he will, if it be not so, then he is found out and brought to Condign Punishment.

If it be said there can be no Traffick with, or payments made by these Notes to Strangers, because they cannot have Recourse to the Persons who has Transmitted these Notes unto their Hands, and consequently may be imposed on by some that may Forge Notes and Feign Indorsements. To this 'tis Answered.

If Merchants or others have Occasion to go to a Place to buy Goods with such Notes, or make Payments where they are not acquainted, it will be necessary to have Letters of Recommendation from some Persons of Credit acquaint in the Place, where the payment is to be made.

If it be said, that such as intend to Forge the said Notes, may also Forge Letters of Recommendation.

I think it may be easier for such Persons to Forge Precepts and Letters of Recommendations, which as the case stands, might procure Money from the Persons on whom the Bills

are drawen, if Men may be suppos'd to be so simple as to accept of them Recommendations.

If it be said, 'Twill be a great dale of Trouble to obtain Letters of Recommendation so frequently. It is Answered.

This will not be necessary but upon Extraordinary Occasions, it not being needfull amongst Persons well known to one another, or living upon the Spot together, for in that case where there is the least Jealousie, by Enquiring at the last Indorser, the Cheat may be immediatly discovered and I do'nt think any man will be at so great pains as 'twil cost him to Forge the said Notes, when undoubtly he must be discovered before he can get one Note off his hand, unless he deal with persons supinly negligent; And such as have Occasion to make payments in places at any considerable Distance, use frequently to do it by Bills, it not being safe to carry Money,

by reason of Robbers and other Accidents; And in that case there is more pains required in procuring such Bills, than will be needed in obtaining Recommendations besides the Expence of Exchange on the said Bills. And in this Respect, these Notes are preferable to Gold or Silver Money, for not only may payments be made by them in the farthest places of the Kingdom without any Loss by Exchange, but also they may be Transmitted from one place to another without Danger or Robery, being of no use to any but to such as have them by Indorsments: And moreover when any of them happens to be lost by accident, upon notice given to the General Office, with a particular Account of their Number and Value, the same may be renewed to the Owner, provided that at the time of Chequing no other Person pretend to have any of the same Number and Value. Or, if a Person were going to bestow Money

in

in a Fair, in small Parcels among Strangers, 'twill be no hard Matter to get his Notes changed to Gold or Silver Money.

But if it be objected, That perhaps People may have Notes of the same Value regularly Transmitted to them, That is to say, true Notes, which by some Accident, such as death of the Owner, or otherwise may be detained, and Notice not timely given for the Chequing thereof, it was hard to give out Certificats to other People, whereby they might pass forged Notes. To this I answer,

When any Person shall inform the General Office, that they have left such and such Notes, the same is to be marked down by the Clerk; and if at the time of Chequing no other Person pretend to have the same, it is probable that their Information is true. But to prevent Deceit in this Matter, let the Person who pretends to have

lost

loſt the ſaid Notes, give ſufficient Caution to be accountable, in caſe any other Perſon ſhall produce the true Note (which he pretends to have loſt.) orderly Tranſmitted to him.

If it be asked what poor People that cannot write ſhall do anent the Tranſmitting of the ſaid Notes,

It will be neceſſary for them to have a Perſon or two preſent when they receive any of the ſaid Notes that may Atteſt under their Hands, that they ſaw the ſame fairly Tranſmitted to the foreſaid Party; and this I think may be ſufficient to ſatisfy him who ſhall next receive the ſame: Or when any of theſe Notes is offered in payment to a Perſon that cannot write, if he be due the like or greater value to any other Perſon he may order the ſame to be Indorſed in the Perſons Name to whom he is owing the Money.

If it be asked what People ſhall do when the Notes become old and torne

Let

Let them present the same at the Office nearest the place of his Residence, appointed for receiving such Accounts, and let the Keeper of that Office send Advice to the General Office to have the same renewed, who must send a new One of the same number and value and take up that which is torn, which the Managers of the Office must see cancell'd.

SECT. III.

Shewing the Basse on which this Fond of Credit may be Established, The Number and value of the Notes required, and the Expence of Management.

SOme have proposed raising a Fond of Credit by making a certain Number of Notes, and that it be lodged in the Hands of the *Royal Burrows*, others upon Security of all Lands in the Kingdom; The latter I do not understand and

and ſhall as little inquire into, but that which to me ſeems the moſt preferrable of any that has been hitherto propos'd is. That, by the Authority of the Parliament, a certain Number of Commiſſioners be appointed for the Management of a certain Number of Notes to be ſtruck, and Circulated in manner as above expreſt, and that the whole Value of the ſaid Notes be reſerv'd for a National Stock and applyed only in *National Concerns*, or otherwiſe as the Parliament ſhall think fit.

In that project for raiſing a Fond of Credit upon Security of all Lands in the Kingdom, it has been propoſed that *Tallies* ſhall be made in the Value of 100 years Purchaſe of the whole foreſaid Lands.

To what Uſe ſuch a Vaſt Number can be imployed, is more than I can Comprehend; for as 'twas formerly obſerved, the Uſe and End of Money is only to be given a pledge to the part

party of whom one is to purchase any thing he wants; And what occasion every Gentleman, and Heritor in the Country can have for six times the value of his Lands in ready Money, is more than I understand.

'Tis true, if of one Gentleman, two, three, or a dozen of them, had each six times the value of his Lands in ready Money, perhaps they could find Use for it, to lend to such of their Neighbours as had Occasion for it; But if every one had so much to lend, and none need to borrow, I leave it to the Author of that project, to direct them how to imploy it, for my own share I see not what occasion any Gentleman or Heretor that has a Land Estate has need for above a year, or half a years Rent lying by him in ready Money; And if Merchants or others that make a Trade of Buying or Selling, or has their Stocks in Moveables, have one third or fourth part of their Stocks by them in ready Money,

it is fully sufficient to carry on a Trade.

I do not mean, that a Merchant can never have occasion for more Money than the third or fourth part of his Stock, but if every one be so well provided, he may easily borrow what he wants on extraordinary Occasions.

Now if so much Money can be provided as to supply every one with the quantities abovementioned, there will be no occasion to murmur for the want of Money, or any good design frustrated upon that Account.

That such a quantity, or at least as much as shall be found convenient may be easily raised by the foresaid Notes (I Suppose) will be readily believed.

And to satisfie such as may make any Difficulties touching the Circulating the said Notes, I shall make it appear, that the said Notes shall in the space of 25 years be totally cancell'd, and yet the whole value of them still remain intire.

I cannot particularly condescend on the number of the Notes or the quantity of the Stock this way to be raised, for that must be according as People shall take them out upon their Lands bearing Annualrent, for it is not to be suppos'd that these Notes are to be given People gratis, neither will it be necessary that they should be all strucken at one time, but from time to time as there shall be occasion, and at the end of 2 or 3 years, or as soon as there shall be abundance of them dispersed Abroad, so that People's Hands are thereby sufficiently filled for the carrying on of Trade, no more Notes are to be struck, but on the contrary *4 per Cent.* or the *25th* part of the whole Notes are to be taken up and Cancell'd each year, so at the end of 25 years none of them will be remaining, and yet their whole value will be intire.

The Annualrent of the Money lent out will be sufficient to defray all ex-

Expence of Management, and take up 4 per Cent. of the whole Notes yearly, as doth appear by the following Calculation, Viz.

I Suppose one Million of Sterl. Money may at least be struck in Notes. The Interest of which at 6 per Cent. is Sixty Thousand Lib. Sterling, Forty Thousand Pounds of this must be given every year for the Notes that are Cancell'd, and the other twenty Thousand is more than sufficient to pay Triple the Charge or Expences of Management.

Seven or 8 Commissioners of Judgement may be abundance for Directors or Chief Managers, who may take Security from such as take out these Notes upon Loan, and when any Person in places at a distance would borrow, provided none of the Managers be acquainted with his Circumstances, it will be fit that they bring Certificats from the Magistrates of Burrows, Commissioners of Supply, or some other

Person

persons of Credit, in the Place, for that the Managers may on all Occasions be ready to Accomodate the Lieges upon reasonable Security; and once every Year, or at such other times as the Parliament shall appoint, produce their Journals unto such Auditors as the Parliament shall think fit to Nominate for Revising their Accounts, and Examining the whole Course of their Management.

That such persons may be provided with reasonable Salaries for their constant Attendance and Diligence, let two Hundred *Lib. Sterling* be allowed to each of them a Year, the Governour or President the double, the Secretary two Hundred *Pounds* likewise. This altogether will not exceed two Thousand *Pounds Sterling*.

It was formerly observed, That it would be a great Ease to the Lieges to have the time of Chequing of the abovementioned Notes at two Terms in the Year; and that the same may

be

be effectuated, will require the greater Number of Clerks for marking down and Chequing the said Notes at the Respective Terms of Chequing; And I Judge fourty imployed a Month or six Wheels about the Terms of *Whitsunday* and *Martinmas* Yearly, will be sufficient to Cheque the whole Notes, tho' they be upwards of a Million *Pounds Sterling* in Value; And that half a Crown *per* Day, will be sufficient allowance for to each of them.

Fourty Men three Months at half a Crown *per* day will require 360 Pounds.

Besides these, six or eight Clerks would constantly attend the Office for giving out and Registring Notes, marking down the Informations of such as loose their Notes, and doing every thing else requisite, 30 or 40 Pounds a peice yearly may be sufficient for their Attendants, which will not exceed 250 Pound.

These that attend the Offices through-

out

throughout the Kingdom must next be provided for; their number I think needs not exceed four or five score being fixed at convenient places: Their pains and Labour not being equal, by Reason some will be in places of greater Repair than others, it's but just that their Sallaries be proportioned to their pains, and the twelve Weeks in which the Notes are Chequed being only the time in which their Business is greatest; Let 20 sh. *Sterl.* per Week be allowed to each of them promiscuously (because it were both needless and tedious to make a particular Calculation) during the said twelve Weeks; For the rest of the year they will have nothing to do but to give notice to the General Office of any Note that is lost in their Respective Bounds, or for the Exchange of worn or torn Notes; Therefore very small Allowance may be sufficient for all this pains.

Now suppose them to be 100 Compleat, 1200 will pay their whole Sallarys

lerys for the 12 Weeks in which they are chiefly imployed, and grant they have 200 or 300 L, allowed amongst them all for their other Service, this will not exceed in all 1500.

The next Expence to be considered is the Postage of Letters to and again, and if a Hundreth *Pounds Sterling* or two be allowed for this, I think the Postmaster will be at no loss.

But because some of these Offices being Erected some perhaps a dozen or twenty Miles from any Post-Office, or off the Post Rod, it will be necessar that one be sent express with Accounts from such particular Offices to some Post Office, and this Expence also must come off the Publick, and that we may Guess what this may amount to.

I suppose 20 or 30 of these Offices lie 20 Miles off any Post way; being only at the Terms of Chequing, that there will be Occasion for imploying such By-Posts, neither will they need

to

to be imploied above once a Week. Say 30 Fellows be ſent with Expreſſes 20 Miles for 3 Months once a Week, or becauſe ſome of the Notes may be ſooner or latter given notice of, grant they are thus imployed 4 Months in the Year, and that each of theſe Foot Poſts have 20 Miles to go with his Letters, Whereas ſome of them will nothave above ſix. Allow alſo each of them half a Crown for his pains each time he goes out and comes back with his Packet, the whole Money to defray this Expences, will not exceed 50 or 60 *Lib: Sterl:* but allow it to be 100.

Every thing being thus Reckoned at large, which on occaſion may be Retrinchedone Third at leaſt, the whole Expence of Management exceeds not 4410 *Lib:*

The Intereſt of a Million at ſix *per Cent.* amounts to 20000 *Lib*, over and above the 40000 *Lib:* which is to be given out Yearly for the Notes

that are to be cancell'd

Here is no less than 15590 *Lib.* of Annual Excressions, beside what defrays the Charge of Management, and taking up of the forefaid Notes, and yet the whole Capital Stock Remains entire.

This 15590 *L.* may be applyed for the publick Concerns of the Nation, the whole time the Notes are Circulating, and at the end of 25 years, when the whole Notes are Retired, the whole 69000 *L.* will be a Perpetual Annual Fund to be applyed for the Use of the Publick.

Before I close, I shall Answer two Objections or Scruples which some may have anent the *Prosecution* of this Project.

The first I suppose will be by such as have considerable Sums lent upon Interest, least the party in whose Hands it is shall borrow the like Value of Notes, and make payment to them with the same.

To

To this I say, this ought to be no manner of Scruple, For a Law being Eſtbaliſhed, ordaining the ſaid Notes to paſs in all payment whatever, and a Method laid down, rendering the perſons in whoſe poſſeſſion they are fully as ſecure as if they had the like value in Gold or Silver Money; (Yea in ſome Caſes better as has been already ſhown) they can be in no worſe Circumſtances to have their Money paid in Notes then in Gold, unleſs they ſay by this project, Money will become more plenty than now it is, and therefore they would find it more difficult to get their Money Secured in good Hands.

This Argument I judge to be much of the ſame Nature, with that which a certain Perſon propon'd to the Council of a certain City, wherein an Epidemick Diſtemper raged, when ſome Encouragement was propoſed to be given to an Eminent *Phyſician* that he might come and Reſide with them.

The honeſt Gentleman proudently moved, that the Council would conſider, that whereas formerly there was but one Man in that Town, which made Coffins for Dead People, and that of late another had ſet up; If they ſhould give Encouragement to this *Phyſician*, and his Medicines prove effectual, it might much prejudge the Trade of theſe Coffin-makers.

Perhaps ſome may ſay, what if a Revolution ſhould happen? what ſhall become of all thoſe who have ſuch Notes in their Cuſtody? For we Remember during the Wars, about 50 years ago, conſiderable Summs were borrowed upon the Publick Faith, which few had the good Fortune to get Repaied.

I am almoſt aſhamed to Form ſuch an Objection, it being ſo far from the purpoſe, but that I have heard ſomething of this Nature has been already Objected.

In the firſt place I ſay, let all honeſt

Men

Men pray that no such Revolution may ever happen, and also thank GOD, Matters are so Established, that we have little or no Ground to fear it. Howbeit, seeing all things Earthly are Subject to Mutation and Accidents. I should think it a very ill Founded Project, if even an Accident of that kind could Overturn it,

Therefore, I must tell any that makes such a Suggestion, that in my Judgement there is such a Vast Difference in the Comparison, that I may Warrantably say there is no Paralel.

For in the case instanced, the Money was lent for the most part by such as were Reputed no great Friends to the Government afterward Established. That Money was imploied to such Ends as the Government after Established did not approve. That Money then advanced was spent and gone, and would have been a Sensible loss to the Nation to have made it up; in all which Respects, the

the Project here proposed is Diametrically opposit.

I have insisted on the two former *Sections*, beyond what I thought to have done, but because every one will not so easily conceive it, I thought I could not bestow too much Pains in holding forth a Matter of so much Consequence, and that I may make it plain to the meanest Capacity, do not think it impertinent to resume the whole Project in a plain Demonstration, *Viz.*

SECT: IV.

An Example of the whole Project of Circulating Notes.

THE Clerks of the Office having made their Books with a di-

stinct

ſtinct Poſt for each Note Numbered as the Notes themſelves, begins to write, as follows.

Volem 1.

Note 1

Is delivered to Andrew Wright *Carpenter in* Lieth, *this* 10 *of Oct.* 1700

Note 2

Is delivered to John Smith, *Hamarman in* Canogate, *this* 10 *of Oct.* 1700

Note 3

Is Delivered to Mathew Long *of* litle Town, *this* 10 *of Oct.* 1700.

Note 4

Dito

Note 5

Dito

Note 6

Dito

Dito

Note 7

Dito

The Clerk with each of these Notes must give a paper bearing to whom it was delivered, as for Example.

The Inclosed Note Number 7th. Volum first, Value five *Pounds* is delivered to *William Long* of *Littletoun*, this 10*th* of *October* 1700, by me

Henry Green Clerk of the National Stock-Office.

Edinburgh November 2*d*: 1700 *Delivered this inclosed Note Number seventh Volum first. Value five L. to William Trader Merchant in* Edinburgh *by me,* *John Long*

Edinburgh November 15 1700 *delivered this inclosed Note Number seventh Volum first, value five* L. *to Michael Good-Ale-Brewer in* Edinburgh *by me* *William Trader.*

Edinburgh February 2*d.* 1700 De*livered*

livered this inclosed Note Number seventh volum first, value five L. to John Gentleman of Braeside in Aberdeen Shire by me,

Michael Good-Ale.

Aberdeen March, 25 1701 delivered this inclosed Note, Number seventh, Volum first, value five L. to George Cook Vintner in Aberdeen, by me

John Gentleman.

Aberdeen, May 10th 1701, Delivered this inclosed Note, Numb. seventh, Volum first, value five L. to George Dier, Litster in Aberdeen, By me

George Cock,

Aberdeen, June 15th, 1701, Delivered this inclosed Note, Numb. seventh, Volum first, value five L. to Jean Knitsicker, Stocken-Worker in Aberdeen, in Presence of John Watt and Thomas Thrumbe, Weavers there, By me

George Dier.

Aberdeen, June 16th, 1701, *Delivered by* Jean Knitsicker *this inclosed Note Numb: seventh, Volum 1st, value five* L. *to* Andrew Fairdealer, *Merchant in* Aberdeen, *before us Witnesses,*

John Wait,
Thomas Thramb.

Edinburgh, August 3d 1701, *Delivered this inclosed Note, Numb: Seventh, Volum first, value five* L. *to* John Barganer *Merchant in* Edinburgh, *By me,*

Andrew Fairdealer,

I suppose by this time the paper may be filled up with Indorsements, and the Man in whose custody it now is, begins another paper, as followeth, *Viz.*

I JohnBarganer *Merchant in* Edinburgh, *having received the Inclosed Note, Numb: seventh, Volum first, value five* L. *given out of the General Office the 10th of* October 1700. *and the Papers in which it was inclosed, being filled up with Indorsements, is retained in my Custody, and shall be produced if*

there

there be Occasion for the same; And in the mean time the Note it self hereinclosed is delivered to Thomas Sheepherd *of* Green-braes, *in the Shire of* Dumfreis, *By me* John Barganen.

The time of Chequing the said Note now approaching, as it may be perceived by taking notice what time it came out of the Office: Notice is thereof given to the Office at *Dumfreis* appointed for receiving such Accounts, and the Keeper of the said Office, sends in a List to the General Office, shewing in whose Hands such and such Notes are to be Chequed that day; among which he notifies that the foresaid Note *Numb:* 7. *Volum* 1*st.* value five *L.* is in the Custody of *William Sheepherd.*

The Clerk having viewed all the Lists of Notes of that Days date, and finding *Numb:* 7. *Vol:* 1. value 5 *L.* to be in custody of *William Sheepherd*, he takes his Book with blank Posts,

Numbered as that wherein the Notes were marked down at giving out, and in the seventh Post marks down.

The Note Numb: 7. Vol. 1. *is at present in the custody of* William Sheepherd *of* Greenbraes.

Then he takes a Paper as at the first, and therein Writs, as follows.

Edinburgh, Oct: 10th, 1701, *Where, as I have received Advice from* A. B. *that the Note* Numb: *seventh*, Volum *first*, *value five* L. *has been Transmitted in due Form, and was in Custody of* William Sheepherd *of* Greenbraes, *upon the 25th of* September *last. And having compared the same with the Register, finding that no other Person pretends to have a Note of that Number, Volum, and Value in his Custody. This is therefore to satisfy all concerned, that the said Note may pass Current, as formerly.*

This Paper is sent back to the Keeper of the Office at *Dumfreis*, and if it hapen that the forementioned person has

has Occaſion to deliver the Note to any other Perſon between the time of his giving Notice that it was in his Cuſtody, and the time of receiving of this new Paper, he muſt tranſmit it, bearing that he has given Notice thereof to the Office, and the Perſon in whoſe Cuſtody the Note ſhall happen to be at the time when this Paper comes to *Dumfreis* may call for it, and when he has Occaſion to deliver the Note to any other Body, make Uſe of this new Paper in Tranſmitting of it from Hand to Hand as in the firſt Paper, and when the ſaid Paper is filled up with *Indorſements*, begin one of new as was formerly Deſcribed, and next Year notice muſt be given in whoſe Cuſtody the ſaid Note is at the time of Chequing, which muſt ſtill be the ſelf ſame Day on which it was firſt given out, or at leaſt on that Day which the Paper given out with it bears it is be Chequed on, and this Method muſt be follow-

ſo long as the Notes are in Circulating, which will not be above 25 Years, if one 25th part of them be taken up Yearly, as is propoſed.

Or if at any time before all the Notes ſhall be Cancelled, if the Parliament find it neceſſar that ſome Money be advanced on any National Concern, they may Suſpend the Cancelling of any Notes for a Year, leſs or more as they ſhall think fit, and appoint the Money which ſhould have been given for taking up of the Notes for that time, to ſuch Uſes as they ſhall ſee meet.

CHAP.

CHAP. II.

SHeweth how the Notes proposed in the former Chapter, may be disposed of, and how the Honour, Credit, and Wealth of the Nation, many several other wayes be advanced.

SECTION I.

How the Notes proposed in the Preceeding Chapter may be disposed of in part.

THe SCOTS *Indian* and *African* Company hath been the Subject of much Discourse in the World for some time past, that it may be a profitable Undertaking to this Nation, is Undoubtedly the Concern of all SCOTS Men, and that to which every one in his propper Sphere ought to be assisting, but the bad Succels hitherto of the Efforts, for

pro

Propogating, it hath created such a Miſ-understanding amongſt People, that every one is Jealous of another. To enquire into the particular causes of the Diſapointments, that has hitherto hapened, in the proſecution of that deſign will not be ſo neceſſary, as to lay down Methods to prevent the like for the future, a Phyſitian knowing the Diſtemper, tho he do not publiſh the ſame, may preſcribe Remedies; And a Man may quench Fire, tho he inqure not how it broak out. and because the great obſtricle or Impediment that trusterats the carying on of that deſign, is the want of Money; I think the Parliament may Lend upon intereſt a hundreth Thouſand, or two Hundreth Thouſand Pounds *Str.* of theſe Notes, to our *Indian* and *African* Company.

Perhaps ſome may ſay, the Money that has been already given to cary on that Trade, has been ſo Miſmanaged or miſaplyed, that there is but little

little hope that there will be a good account given of this, provided the Parliament should allow them the same.

The Settlement by all the Accounts we have of it may be made, one of the most Comodious and most Profitable Colonys in the World. The *Spaniards* are a People, which are not in a Condition to do us Dammage by Sea, if we had any considerable Naval Force; I mean even what we may have, if so much Money as is mentioned, were imployed to propogat that Colony; Nothing need we fear from *France*, for in that case we may expect the Assistans of the *English*, it being the interest of *England*, that we should have that place, rather than the *French*.

By Land there is no Danger, for not only are the *Spaniards* of those parts an Effeminate lazie People, unacquainted with Wars, but likewise are few in Number, scarce able to

keep Poſſeſſion of the Plantations they have already; Moreover, they live at a conſiderable Diſtance from our Settlement, and the Woods betwen them and our People are unpaſſible for Armies with Waggons and Artillerie, and other neceſſaries for a Siege.

But the greateſt Fears of ſome perhaps may be, that our own Countrymen intruſted with the Effects and Concerns of the Company, may prefer their own private Intereſt to the publick Good, and by this means Ruin all.

To prevent this, there would be ſpecial Care taken in the Choice of thoſe who are to have any conſiderable Truſt there, that they be Men of Conſcience, Probity and Honour, for it is not to be ſuppoſed, that Men of no Principle will ſtudy the Good of the Company further than it jumps with their private Intereſt; And it is but reaſonable, the Parliament ſhould have a ſpecial Hand in their Election,

ſeeing

ſeing they lend the Company a conſiderable Sum to carry on their Trade.

There would be likewiſe Care taken in the Choice of thoſe who are to labour in the Plantation, that they be People inur'd to Work, for one Plew-Man, Wright, Gardner or other Tradeſman bred with hard Labour, can be more ſerviceable in the Colony, than three Men bred to an idle Life; And the Expence of Tranſporting them thither, and maintaining them while there, is a like in both.

The next Difficulty proponed, perhaps may be, that it will not be ſo eaſie to find Tradeſmen, and Others Inur'd to Labour, as disbanded Soldiers, and other ſort of idle People.

Suppoſe it be ſo, yet the vaſt difference of their Uſefulneſs will do more than countervail the Expence and pains that the One will coſt more than the Other; For I ſuppoſe the Company cannot ſend a Labourer to *Caledonia* under Five pounds, conſide-

ring

ring he is to be subsisted from the time he is Listed till he be set a Shoar in the *Colony*: And it were better that they give a Lusty Able Workman Five pounds in Hand, and transport him to their Settlement, than to transport Two bred to Idleness thither, tho they give them nothing in Hand, For not only is the Two as much Expence in Transportation as the Others and his 5 *Lib.* beside a Transportation in, but this One shall be more Serviceable in the Plantation than the Other two, and live on the half of their Allowance whilst there.

But after all, I do not think there will be any great Difficulty in getting Good Men, if the Company would make choice of some Farmers and Tradesmen of good Repute and Interest in the Country, to be *Persons* of inferiour Charge in the Colony, for every One would find abundance of his Acquaintances to go along with him, and would be much fitter to Di-

rect

rect and Overſee the Work of theſe under his Command, than disbanded Officers, and Gentlemen unacquainted with Labour.

As to what may be Objected, touching their unfitneſs in Military Service, 'twas ſhown already, that there is no Danger of an Attack by Land, and I ſhall by and by give my Opinion how they ſhall be ſecured againſt any Attempt by Sea; But grant there ſhould be Martial Action, theſe Labourers may be as fit for that Service as the other, provided they have a few Experienced Officers to head them, of which there are abundance already there.

Beſides theſe already in the Settlement, I iuppoſe Twelve or Fifteen Hundred Good Men may be ſufficient for the Stock of a Colony, able to defend the ſame, and Cultivate the Ground, that it may be capable not only to affoord Proviſions to themſelves, But likewiſe to all other that

ſhall

ſhall ſettle there, And to affoord *American* Plantation Goods for tranſporting hither; And within a Year or two ſo much of the Ground may be Cleared and Cultivated, that whole Families may be tranſported thiter. For this end Seeds of ſeveral Herbs and Roots, as alſo Corn would be ſowen there, with all poſſible ſpeed, that the Expence of ſending Proviſion hither, may no longer be a Burden to the Company.

Some ſay our Corn by reaſon of the ſtrength of the Ground, ſhuts up to a Wonderful hight, but is not Fruitful.

I cannot poſitively ſay, what may be the Nature of that Ground, but I am apt to believe this proceeds more from want of Skil in Husbandry, than from any Defect in the Corn, for Sir *Walter Raligh* gives Account, that in the Province of Babylon the Ground is ſo Fertile, that it bears 200 Fold, yet they have it Sowen with Wheat like

like what we have here, which he ſays grows to the height of Trees, and is unfruitful if let alone, but that the Husband-Men Cropt it twice with Hooks, and once by Sheep, by which means it is keept low, and is exceeding Fruitful. This may be tried, and if it won't do, ſuch Corn as is commonly uſed in the *Indies* muſt be made uſe of. Some Cattle would alſo be taken there as ſoon as poſſible.

If at Sea they have their Ships that went on the firſt and ſecond Expedition, together with theſe three Frigots that were made uſe of in the late War upon our Coaſts, well Man'd, I dobut not but they are able to oppoſe the ſtrongeſt Naval Force *Spain* can make againſt them.

The Expence of Equiping and mentaining theſe Ships, will not exceed the Money mentioned to be lent to the Company, for ſeveral Years, and I doubt not but e're a full Year Expire, that the *Spaniards* will be obliged to agree to reaſonable Terms, which

which if they do not, Our Colony will be in a Condition to ſeize upon their Mines in thoſe Parts, for as is ſaid, the Men that are already in the Colony, with 1200 or 1500 more, can oppoſe any Force the *Spaniards* can make againſt them, and thoſe at Sea will be in a Condition to meet with their Fleet when they liſt.

Some hard dozen of Advice *Boats*, or light *Veſſels* to run too and from the *Colony*, would alſo be of great Uſe, the want of which hitherto has been prejudicial to the Company.

Here you ſee a conſiderable Number of theſe Notes may be diſpoſed of to Advantage, but becauſe it may be ſaid, theſe Notes can only ſerve amongſt our ſelves, but can be of no uſe beyond the Limits of this Kingdom, I ſhall ſhow that there will not be any great Occaſion for them without the Kingdom, but becauſe it may be alſo objected in other caſes, I ſhall refer it to another Place, and there give an Anſwer to all together.

SECT.

SECTION II.

Which Respects Manufactures.

MOst Nations in Europe Endeavour to Cultivat Manufactures to as great a height as they can, and that not only by the Industry of Privat Persons, but also by Laws and other publick Encouragements.

That this is the Interest of every Kingdom and Common Wealth, is so obvious to need any Proof, for not only is it the Opinion of most Men, and Encouraged and required by the Laws of all well Governed Common Wealths, but even by Divine Precept Industry is enjoyned. Nevertheless it has been too much neglected in this Kingdom, to our great Loss and Reproach.

It is well known, that the Inhabitants of this Kingdom are as Ca-

pable to Undergo Labour and Fatique, and to perform Mechanick Operations as moſt People in Europe, and that Our Soil and adjoining Seas produce what may make us Live as Comfortably as any People in the World.

'Tis true, Our Soil is not ſo Fertile as in many other Countrys, (yet in another Place I have ſhowen that it may be made much more Fruitful than it is) but thus ſays nothing to other induſtry.

The Seas which bound Our Coaſt, abound with Fiſhes of ſeveral ſorts, particularly Herrings, of which I believe no Place of the World can boaſt of greater Plenty.

How many Thouſands of People that live idle, might be imployed in Fiſhing, and tho we have not at preſent ſuch a way to Export Our Fiſhes, yet ſeveral Methods may be falen on to Encreaſe Trade that way, particularly that Encouragement may be give

given to the *Dutch*, who are well acquainted in that Trade, to come and ſettle amongſt us, and that Towns and Harbours be Built alongs the Shoar, at Places moſt conveniant for Fiſhing.

This perhaps may be rejected by ſome as a thing prejudicial, to ſuffer ſtrangers to ſettle among us, and to allow them the Priviledge of Natural Born Subjects, but if it be conſidered, that thoſe People that come from Foreign *Parts* to reſide amongſt us, become one People with our ſelves in a ſhort time, that what profites they make, tend to the Enriching and ſtrengthning of the Nation, as much as that which is acquired by Natural Born Subjects. That in the mean time thoſe *People* bring us to a way of Trading wherein we are but little acquainted, and that which is more, while we give them not Encouragement to dwell amongſt us, they follow the ſame Trade, taking the

Fish upon Our Coasts, and carrying them where they list, while we Reap no part of the *Profit*, I think all reasonable Men will readily acknowledge that the least of these Inconveniencies is to allow them to settle amongst us.

But I am perswaded no such inconveniencie follows the Tollerating of Strangers amongst us, as is commonly believed, I am perswaded it were the interest of the Nation to allow Forreigners as ample *Priviledges* as Natural Born Subjects, I shall put the case whether is it not better that *French* Refugees that are obliged to abandon their Native Country, for not conforming themselves to the Idolatries and Superstitions of the Church of *Rome* be Encouraged to settle among us, for setting up Silk Manufactures, and others wherein we are but little acquainted, as to send our Money out of the Kingdom to purchase these Commodity's, and thereby strengthen

such

ſuch as are Enemies to Our Nation and Religion.

Here it may not be impertinent to Enquire into the Freedom or Priviledges of Citys, Burghs, and Corporations, whether it doth not more Obſtruct as advance the honour, Wealth, and Populouſneſs of them, that there is ſuch hard Conditions and Reſtrictions to obtain Communications or Freedom in Trade.

In my Opinion, ſuch Reſtrictions and Qualifications required of ſuch as would partake of their Priviledges, are very prejudicial to the Corporations themſelves; My reaſon for it is, that the more populous a City is, ſo much is it the better for the Inhabitants in general; Let any Man take a Survey of all the Citys or Towns he knows, and ſee whither this does not hold in general; Now the requiring of hard Conditions of thoſe that would incorporat, is certainly a great Impediment to Incorporating.

The

The Objections I know against this are, we bought our *Previlage* dear, either with our Mony or long Aprentisships, or both. We have it derived to us by our Ancestors or the like, and therefore if others that have not *Purchased* it so dear, shall be admitted, they shall share in the *Profits*, that we expect to make, and consequently prejudge us, of as much as they shall gain.

By whatever means, those who have the present previlege, have procured it, it is not to the purpose, if the Admixing of others on easier terms be not prejudical, but on the Contrair profitable to the former, then have they no cause to reject the latter. But so it is, that by admiting of every on that pleases, is the advantage of all.

To make this evident, let any person make a Calculation, whither there be more Tradesmen of all sorts in *Edinburgh* or *Musselburgh*, I belive without

out much enquiry the majoritie will be granted to *Edinburgh*.

Let it next be enquired, whither the Inhabitants or Tradesmen in *Edinburgh* or *Musselburgh*, be most wealthy, and have the best Trade, I supose also, the Prehemmence will be given to *Edinburgh*.

But some says, what's that to the purpose, *Edinburgh* is the Capital City of the Kingdome, the Sate of Superior Judicators, which occations the frequent Confluance of People to that Place.

Let them next enquire of the state of *Glasgow*, *Aberdeen*, *Dundee*, *Montrose*, or any other Town they please, and if it be found in all these, that the more populous the place is, the more wealthy the Inhabitants are, 'twill be no absurd Consequence, to belive, that the Inhabitants of any on partitular Town, should become the more wealthy, as the City grows populous.

I supose it will be easily granted that

that to tolerate all that please to come and reside in Burghs, to Traffique and follow other Vocations, may be a ready expedient to make them populous; and upon strict Enquiry 'twill not be found prejudicial to any particular Calling or Corporation; For I make a Supposition, that upon Liberty granted to all persons to set up in Citys and Corporations for a small Ackowledgement, it would bring in six Mansions to this place: But says some of that Employment, we are at a great Loss, for so many Men will take away a great deal of our Profit; but if it be considered, that at the same time, Twenty Merchants, Ten Smiths, six Wrights, Ten Tailors, and proportionable of every Trade and Calling come hither, by which means the Inhabitants are considerably Encreased, so that the new Incomers will be Subject of Imployment to one another; As for Example, if all these new Inhabitants shall Employ these Ten Tailiors,

the New come Shoe-Makers, &c. There will be no Occasion of their being imployed by the old Residenters.

Much might be said, and Examples given, both Foreign and Domestick to inforce this; As for instance, let any inquire into the State of the Brewers and Bakers of *Banbury*. The Bakers have a Privilege amongst themselves, that none but such as serve Apprentiships to them, or that Marry Free-mens Daughters, can be received into their Corporation. As to the *Brewers* there is no Restraint, any Man may follow that Imployment that pleases; yet it's obvious that the first are not Enriched by their great Privileges, nor the latter the poorer that they can debar none from following that Vocation, but on the contrary the latter is in a much more prosperous Condition than the former.

If this Example have no weight because it is too Private, Familiar and

Domestick, look but over to *Spain* and *Holland*, ye will see that the former are very strict and nice in vouchsafing Priviledge of Naturalization, and the latter so lax that they refuse none, which is doubtless one of the strongest Reasons that can be given why they are so Populous and Rich.

Shiping is a thing we much want, and that which greatly encreasses the Strength, Wealth and Honour of a Nation, this we may have encreassed greatly by the striking of Notes as was described in the preceeding Chapter; For not only may a considerable value of these Notes be *Lent* to a Company that shall be Erected for Building Ships, but I think it were very convenient that a Law should be made Prohibiting of any Ships under certain Penalties to Trade to this Kingdom but what are Built within it after such a day.

I doubt not but at first view this may seem to be a very absurd opinion

pinion considering that we want Wood. Nevertheless seeing that which will buy one Ship Equipt and ready to put to Sea, will Buy Wood for four, tho I had said Six perhaps I had not been much by the way;) and there is abundance of People in the Kingdom that may be Employed to Build them, and the same Mariners which will serve to bring home a new Ship may bring home Wood to be one in another Ship, for I believe any Vessel is capable to bear as much Wood in her Hould as will build another of her own Burthen; and there is a vast difference between the value of the Money or Goods given for a Ship Equipt, and the Materials to make it of.

That Shipping may be here equipt, 'twill be necessary that Encouragement be given to Carpenters, some from Abroad, and chiefly that others at home may be Bred to that Employment; and it were very commendable

that Gentlemen who are not able to provide their Sons to such Portions as they can live on suteable to their Quality, would breed them to this or some other honest Employment, rather than that they should be obliged to go and carry Arms in the Service of Forreign Princes; and some Gentlemen who are in Condition to provide their Children to handsome Livings, would do well to give Example in this Matter, for commonly Mechanicks or Tradesmen are so much despys'd, that those who would be reputed Gentlemen think it below them to apply themselves to such Employments.

This will be a great Mean to promote the Wealth, Honour, and Strength of the Nation, for not only might many of our Country-Men, That go Abroad for a Livelyhood remain at home, to be Employed in the Service of the Nation upon Occasion, but likewise much Wealth that is

given

given for Foreign Commodities would be kept at home; and if Gentlemen or People of any Tolerable Stocks did Apply Themselves this way, they would certainly be more Capable to advance Trade than the meaner Sort of People bred to those Employments, who after having served their Apprenticeships have little or no Stock; and therefore can do but little to propagate Trade, whereas others who have but little Stock to follow a Gentleman Employment, would have enough to set up as a Mechanicks, and in the Account of all considering Persons the best of the meanest Employment is preferable to the meanest of the best.

There would likewise be some pains taken to bred up the Youth of poor People, that are not able to put them to Trades, even at the Expence of the Publick. A small part of the 15000 L. Excressions on the Annual Profit of the Notes formerly mentioned, would

would go a great length this Way, and many that Live in Penuary and are a Burden to the Nation, might by this means ſupport themſelves handſomely and be Serviceable to the Nation.

There will not be ſo great Difficulty in finding Carpenters as ſome are apt to believe, for a few Expert Trades-Men to direct, would perform a great deal of Work by the Hands of others, who have little Knowledge in that Imployment. Any perſon that can handle an Ax by their Direction, is Capable to do moſt of the Work belonging thereto, and Maſters of this and all other Imployments we are leaſt acquaint in would be got at any Rate.

Much might be ſaid on this Subject, and doubtleſs it's worth the Conſideration of the Honourable Eſtates of Parliament to think on Ways and Means, and to make Laws for the Encouragement of Manufactures of all ſorts within this Kingdom; It's a pity that ſo great a Number of Inhabitants

that

that might be Serviceable to the Nation, should be so great a Burden to it, some of them actually Begging, Others Loitering about some Cottage in a Starving Condition, and many following silly Imployments, whereas they might be more Useful to themselves, and the Nation in other Capacities.

The Scarcity of Money having Rendered many good Designs impracticable or ineffectual, being Supplied by the Use of the foresaid Notes, it will be no hard Matter to get Manufactures Erected; For several Company's being Formed, may borrow of these Notes upon Interest, for Carrying on their Trade.

If a Company for Building Ships were Established, I suppose they might have occasion to Employ 100000 *L. Starling* to carry on that Trade. A Company for Fishing would require twice as much, and many other Manufactures would require considerable Sums

Sums to set them up, against which none can make Objections for want of Money, for this may be Supplyed by Notes as is said, which the several Companys may borrow upon Interest.

But because some may alledge Business cannot be carryed on by those Notes since they will not be received in Payments but only within the Kingdom, and that there will be occasion for paying considerable Sums Abroad for several Commoditys to Erect and Propogate such Manufactures, as also for maintaining the *African* and *Indian* Company as was formerly hinted. To this is Answered

First, A Fishing Company will not have occasion to Dispurse any considerable Sums in Forreign parts, but on the contrair will have considerable Incomes from thence. *2dly*. What the other Manufactures will require will be much less than what is given out for the Commodities that are now bought

bought Abroad, which may then be by them prepared at home. 3dly. What the *Indian* and *African* Company will need to give out in Forreign parts will not be much, for all their Mariners and others that receive wages may be pay'd, and their Ships Victualed here, till the Colony be in a condition to afford them Provisions, so that there will be no need of sending Money out of the Kingdom for their Support, but for Refitting and putting to Sea their two Ships at *New-York* and *Jamaica*, and that is inconsiderable in respect of what may be raised by the said Notes. And *lastly*, considering that as the Matter stands we have occasion to Export as much Goods as purchaseth all foreign Commoditys we want, it may be Rationally concluded after Manufactures of all sorts are here Erected, especially Fisheries, our Export will be much greater, and Import much less, for as has been said, Goods Manufac-

tured coſt much more Abroad than the Matterials of which they are made. From all which 'tis viſible that whatever Notes are Struck and Circulated in manner as above repreſented, is ſo much clear Gain to the Nation. And tho it was ſuppoſed that there might be only occaſion for raiſing a Million *Starl:* Money of them, yet I doubt not but three times as much might be raiſed that way, if Manufactures were encouraged as is ſaid, and what a vaſt profit this may be to the Nation, beſides the profit arriſing from Fiſheries and Manufactures let any Perſon conſider.

Manufactures may not only be ſet up and Encouraged to the great Benefit of the Nation, but ſeveral other things may be done to promote the welfare thereof, ſuch as taking effectual Meaſures to prevent the Export of Wooll, the Import of Forreign Woollen Cloth and other Commodity's that may well be wanted; togeth-

together with many other things that no doubt the Wisdom of the Parliament will find convenient and profitable for the Leiges.

I thought to have touched several other things of this Nature, but not knowing how this may be accepted, and being unwilling to be tedious, I shall at present forbear, and give some Directions, to the effect that all in their several Ranks and Capacity's, may live comfortably in the World.

CHAP. III.

How all Ranks and Degrees of People may Live Comfortably.

SECTION I.

Which Respects the Poor.

IT being hardest for those of the meanest Degree to live Comfor-

Comfortably, I ſhall begin with them, and proceed Gradually, till *I* come to thoſe of the higheſt.

When I ſay every one may live Comfortably, 'tis not to be thought I mean every one may have all the Comforts of this Life at his *Pleaſure*, my meaning is (and that which is the propper meaning of the Words) that every one may have neceſſary Sureſide for one in the Rank it has pleaſed GOD to place him. If any can advance his Fortune by Vertue and induſtry 'tis well, but *I* know no Rule that can be given to make all Men Rich, for that were not only contrair to the Order GOD has Eſtabliſhed, and Foretold, that there ſhall alwiſe be ſome Poor in the World, but alſo is in its own Nature impoſſible, for as one increaſſes in Riches, ſome others muſt Decraſe as Natively as one Scale of a Ballance goes up when the other is preſſed down. Happineſs doth not conſiſt in the having of abundance of

this

this World's good things, a Person following a Plow, or driving a Cart all Day, and going Home to his course Fare and mean Cottage at Night, may have as much Satisfaction as the greatest Peer or Prince, And that every one may have Food and Raiment fit for him, is what I shall Endeavour to make appear.

It hath been the Unhappiness of this Kingdom, that great Numbers of Beggers hath been Tolerated to go up and down Begging. from whence many inconveniencies proceed, for not only do many Vagatants and Lusty persons able to Work, go about asking Alms, but likewise many lew'd Practices are amongst them committed without Censure, they not being under the particular inspection of such as ought to Curb Vice.

Several Acts have been of late Inshued out by the Lords of his Majesty's most Honourable Privy Council, for the Regulating of Beggers, and providing

providing for such as are not able to maintain themselves, but hitherto these Acts have not taken effect, partly in that those who ought to put the same in Execution, are not so diligent in that behalf as could be wished; And partly through the indulgent Temper, and Charitable Disposition of many People that cannot forbear to give Alms to the begging Poor, that so frequently Accoast them (many of whose Faces plead pity) not considering that this manner of Treatment Encourageth the Beggers to neglect the Entertainment they would get in Hospitals, and also opens a Door to Vagarants, (or as 'tis Vulgarly *Phrazed Ranney Beggars*) to go through Begging, who often by their importunity, gets more Alms than these who are not able to Work for their Sustinence.

But that they may be Supplied in the most equal way, is what ought Undoubtedly to be studied, and to put

put in Execution the several Acts already Emited to that effect, no doubt will be a good mean, but I humbly Conceive, several things might be done to Facilitat the same, *Viz.*

First, That there be a certain Number of Men, such as Deacons of the Church and other honest Neighbours, appointed to Enquire into the Condition of all those within their several bounds, so that they may Verily know who are Objects of Pity and who not, in Order to inform the Magistrats of Burghs, Sheriffs, *&c.* who are appointed by the Council to take care therein.

Secondly, When any are found Begging within their Bounds to seize them furthwith, and send them to the place of their Nativity, Others would herein also Concur, and at least inform some of these appointed to take notice of the Poor, when they come abroad, for it will be hard to get this effectuate, if People indulge Beggers and give them

them Alms, except in Hospitals, or some other Orderly way.

Thirdly, When any shall leave the Hospital or place of his Nativity, after being once sent thither, let him be brought back and Chastised by stricter Confinement, more Scrimp allowance, or otherwise as shall be most Expedient, and upon a second Diserti on punished more Severely.

Fourthly, The Poor of those parts where they are most Numerous, would be supply'd from other places, for commonly the Shire or Paroch in which the Poor abound most, is least able to supply them, for it is but reasonable, every one should bear a share of that Burden throughout the whole Kingdom, proportionable to their Ability's. It were therefore very convenient, that such a Correspondence should be settled amongst all the Shires in the Kingdom, that the State of the Poor and Condition of the Inhabitants were Communicated to one another,

another, and let Contributions be ſent from the ableſt to ſuſtain the Poor of thoſe parts where they are moſt Numerous.

5thly, What is appointed for the Poor for the moſt part would be beſtowed on Proviſions to be Diſtributed for their Suſtainance, for this being the way the Poor muſt beſtow it themſelves, it is to be preſum'd great quantitys of Proviſions can be bought Cheaper than ſmall, and whatever is given leſs for them in Bulk than the Poor would do in retail, is ſaved, and thoſe who are not put into Hoſpitals, but need ſome Monthly or Weekly Charity beſides what Induſtry they can make, would alſo be ſupplyed out of theſe Proviſions.

If this were but one year (or perhaps leſs) put in practice, it would be no hard Matter to reſtrain vagarat Beggers in all time coming, that Cuſtom being once intirely ſupreſſed, few would atempt it and none would En-

courage this manner of Begging. But by all means care would be taken, that none truely Objects of Charity be neglected even tho the Contributions should not come in punctually for that end, these Intrusted with the oversight of the Poor most not let them want, and Measures would be concerted to Refound them, otherwise it is impossible ever to suppress the beeging Poor, for if the Poor be obliged to leave any Hospital for want of Entertainment, a Door is opened to let on Vagarants loose.

The Difficultys objected against the Profecution of this Business, I Judge may be chiefly. That many People upon the Importunat Demands of Beggers will give *Alms*, that will not give Monthly or Quarterly Contributions. That when Beggars come about they may be Refreshed with broken Meat, and otherwise supplied more insencibly than by Monthly or Quarterly Contributions.

Both

Both these may be in part true, yet do not contravail the Inconveniences above mentioned, in Tolerating a great number of *Rank Beggers* who perhaps obtain thrice as much *Alms* as would support the like number of necessitous Persons, and besides, those who are able to Contribute may be be compelled if they Refuse to give freely according to their Abilitys; I know not whither there be any standing Law to that Effect, but I think it very Equal that such as have aboundance should be compelled to give part to the *Poor* if they refuse to do it voluntarly, and to that end a Law may be made if it is not already.

If it be said that it will be hard to get all the Beggers sent to their Respective places of Nativity or Places where they have long resided, in Respect some of them have no certain place of Aboad, and will be disowned by every place.

The matter will not be very much in

what Hospital they be settled if a List of all the Poor in the Kingdom be taken once every year, and every Shire appointed to keep so many of them according to their Abilities, and this I Judge a better way than requiring every one to keep its own Poor, tho at the same time this may be done as near as can be, and there would also be Measures laid down that such who advance any thing for Maintainance of the Poor may be at no loss that way.

These who are born of poor People that have not whereupon to sustain and Educat them, are Undoubtedly Objects of Charity, and ought to be taken care of, and supplyed by others to whom GOD hath bestowed Substance; and to Educat and put such of them to Apprentiships as are capable of instruction, and able to work; Would not only be an Act of Charity to them, but likeways free the Kingdom of the Burden of mantaining them for the future.

SECT.

SECT. II.

Which Respects Servants and other Persons of low Degree.

I Shall not enter upon the Duty of Servants in Relation to their Masters, that which I intend being only to shew that *People* who have no manner of Substance besides their Apparel, may by their Industry live Honestly and Comfortably; the Matter is plain to the Observation of every one, the greatest part of Men being in such Circumstances, and if it be possibie for those that have nothing to live comfortably, it is easie for others to live Comfortably also.

But says some, It is easie for those that are in Service to be supplyed, but others that are not in Service will find it more hard to sustain themselves.

People

People that are Sound and in health, can ſcarce ever want Employment, unleſs ſuch as have been inured to Idleneſs and won't apply themſelves to Work, or otherways by their Undutiful Behaviour render themſelves unworthy to be employed, and in this Caſe 'tis their own fault if they be ſtraitned.

But if Manufactures be encouraged there will be more Work for all ſorts of People than hands will be got, and ſuch as are able and will not apply themſelves to Work, deſervedly ſuffer for their Negligence when they are pinched.

I know ſome People will not be altogether fit to work in Manufactures to which they are not accuſtomed, but nevertheleſs they may aſſiſt others that are Expert, and through time become capable to perform the moſt difficult parts of the Work without direction.

By their Labour they may earn 6, 8, or 10 pence a day, more or leſs, according to the manner of the Work they

they are employed about, and as they are capable to perform.

According to their Incomes they may proportion their Spending the least being sufficient for their Mantainance; For it is evident, that such as can and are able to Work, may earn as much as may sustain them. I need not enquire how much this may be, it being demonstrated in the Experience of Multitudes, that these who apply themselves to work live by their Industry, even tho the Employment they follow be mean

SECT. III.

Which Respects Mechanicks, Husbandmen, &c.

TRADESMEN, Farmers and Others of the like Imployments, being a Degree above the Common sort of Servants come in the next Class to be spoken of; And tho their Condition

Condition may seem to be better than the former, yet many times some of them are more straitned than Servants themselves, by Reason of some Accidents happening contrary to their Expectations.

To prevent Accidents no Rule can be given; Nevertheless if People of these Employments be careful and Cautious, they may Regulat their Affairs so, that seldom any thing will happen to defeat their Designs.

To give particular Directions how every one may order his Affairs to the best Advantage, were a difficult Task, and that which would be very tedious; But that wherein I Judge People most frequently Err, and by which they come to fail, being a Miscalculation as to the State of their Affairs, not truly Ballancing their Accompts, not considering how to proportion their Outgivings to their Incomes; this shall be briefly touched, and some General Rules given touching their Conduct in this

this behalf, as for their manner of Labouring, buying and selling, and the like, I suppose they may be pretty expert, and shall therefore pass it this being the only thing infused in them by those who bread them to their Respective Imployments.

That which frequently tends to the Impoverishment of many, Proceeding from their not making a Just Calculation as to the state of their Affairs, and not Ballanceing of their Accounts, as is said; that which every one would take care in, is to make a Just Ballance of his Profites and Incomeings, to what he has Occasion daily to Disburse or give out, and if he find that his Outgivings be greater than what he Receives, he must of Necessity Retrinsh his Spending, and proportion it to what he gets in, or otherwise he cannot expect to continue in any Tolerable Condition.

Let none think that this is a thing Impossible, alledging that their Out-

givings are already Retrinched, as much as can be, for it has been already shewen, that those in the meanest Capacity are able to sustain themselves, and untill their Outgivings be reduced to the lowest Degree, they may allwise be Retrinched, and better to do it betimes as let it Run to too great a length, and then be Reduced to the last Extreamity. No doubt, when most People find their Condition grow worse, they have Expectations to better it again, and for that end perhaps may take several Meusures different from their former Course of Management, but if those prove likewise ineffectual, he most conform himself to such a way of liveing, as may Correspond to his present Condition, or otherwise he cannot Rationally expect, but it will daily become worst and in the end tend to his Irreparable Loss.

To make a particular calculation of the Incomes or Profites, and of the Expence

Expence or Disbursements of every different Degree of People is impossible, they being so Various, but some things in the General would be considered.

First, That every one take a particular Account of his own Profit and Expences, if at the end of the Year he find the Later to exceed the former, consider wherein he has been most Extravagant or Negligent, and therein make amends for the Future.

2*dly*, It would be considered, that tho his Profits may Ballance his Expence, yet seing some Extraordinar Accidents may happen, 'tis necessar that his Expence should be some less than his Profits, when nothing Extraordinar occurs, it being conveniant as the proverb is, *that something be keeped for the sore foot.*

3*dly*, His own Circumstances at the time would be considered, that is to say, whither his Family be nomerous or few; If nomerous and consequently requiring so much to sustain it, that

it will not readily require more, than may he go near to ſpend his whole Profits, but if his Family be in its Infantry, that is to ſay while he has few or no Children, and Apparently will have more, he may not go ſo great a length in Spending as at other times, it being neceſſar that ſome thing be Reſerved for the growing State of his Familie, Again, when his Children come to Age, and are Capable to Work, they will be a great help to him, and conſeqently he needs not Retrinch his Diſpurſements ſo much.

And laſtly, that at all times 'tis Convenient to keep within Bounds, and never let the Disburſements exceed the Profit.

If it be alledged that this is Poſſible, for at ſome times they may meet with Diſappointments and conſiderable loſſes, 'tis Anſwered theſe caſes are excepted, for what I ſpake of is only in Ordinar Caſes, no Humane Endeavours can prevent Accidents, nor provide for all Eyents.

But if ſome ſhould ſay that even in the common courſe of their Management, they are not able to get this done, either by the decay of their Employment, or that they have never fallen in a way of Trade. To this I can ſay nothing, but that they muſt Retrench their Diſpurſements till they bring them as low as can be, and rather let this be done in time, than after things come too great a length, for as the Proverb is *better hain at the Breard as the bottom*; and if they can afterward advance their Fortune they may eaſily their profits Live up to; And as to the matter of their Trade I would only ſay, deal fairly, ingeniouſly and diſcreetly with all, for as this is a duty in point of Conſcience, ſo is it no leſs neceſſary in Matter of Intereſt, and the chief thing that will engadge Cuſtomers; for whatever a coverous Perſon gains by fraudulent Tricks at ſometimes, he is eaſy to loſs much more by the wound

wound this gives to his Reputation. How their ſpending ought to be proportioned to their Profits I ſhall touch in another place.

SECT: IV.

Which Reſpects Merchants, Shopkeepers, &c.

BOok keeping is certainly very Neceſſary to all, and without which no perſon of Buſineſs can eaſily underſtand the State of his affairs; But above all others, it is peculiarly Uſefull for Merchants. Captain *Colliſon* ſays in the Preface to his Book of Book-keeping, that he looks upon a Merchant, that is not acquainted with Book keeping, to be like on that Profeſſes to be a Soldier, that knows not how to handle his Arms. I am much of his Opinion, for it is very hard, if not impoſſible, for a Merchant that underſtands not Book keeping,

keeping, and doth not place his Accompts in Method, to understand the state of his affairs as he ought to do if he have any considerable business, and how any Man can proportion his Disbursements, or Spending to his Profits or Incomes, that understands not his own Condition, let any Person Judge.

In so far as, the Circumstances of Merchants doth agree with these mentioned in the Proceeding *Section*, what Respects the one is Applicable to the other, but in many things it is more difficult for Merchants to keep an equal Poise in the state of their Affairs, than for Mechanicks or Trades Men, for not only are they uncertain of the sale of their Goods, but likewise run many Risques by Sea, as well as by the Rising and falling of Mercats, the decay of several sorts of Goods, and others that goes out of Fashion, if not speedily sold off, besides many other hazards, as bad

Debtors,

Debtors, danger of being Overseen in buying and the like.

All these things being considered, 'tis no small difficulty for a Merchant to guard against so many dangers and keep his Stock intire, not to speak of making profit: 'Twill therefore be very hard to lay down any certain Method by which they may sustain themselves and Families and keep their Stocks intire: Howbeit provided these following Rules be observed I think there will be no great danger, *Viz.*

First, That an exact Journal of all their Barganings be placed in their Books, and the same Transmitted to their Legers and ballanced in due Form; This gives exceeding great satisfaction to behold how every thing is disposed of, especially if they meet with disapointments, and when their Endeavours succeed well, it directs them yet further towards the Improvement of their Stocks, and in fine let

their

their Condition be prosperous or otherwise, they at one glance will see their Condition, and consequently may know how to take Measures accordingly.

2dly. That they be not too rash in bargaining or buying any quantity of Goods they are not throughly skill'd in, or knows not how to dispose of.

3dly. That they Risque not too much of their Stocks where there is any eminent danger tho there may likewise be great prospect of Gain. Better one should regrate his want of a considerable Gain, that he might have had, provided he had bestowed a great sum on such a Commodity, as have to say I ventured my whole Stock upon a very promising Bargain, but alas it miscarried and I'm totaly Ruined.

4thly. That they be cautious in buying any sort of Goods that may soon decay or go out of fashion, unless they know how to dispose of them speedily.

But besides all this, there is some thing else to be adverted, for if a Person live higher than his Stock can afford, it will deminish by degrees and he at last be reduced to a low Condition. 'Tis therefore absolutly necessar for all sorts of People to Proportion their spending to their profits, that is to say that the former may not exceed the Latter.

But because it may be a Question (and that none of the least) what part of his Stock or Profits may a man spend, so as his Stock may not be wasted or he rendered incapable to provide for his Children as fit for one of his degree or quality.

At first view one would think he may spend his whole Profits, But there is a great many things to be considered in this, for as was observed in the preceeding *Section*, there must be Respect had in this to the present state of his Family. If it be upon the growing hand, than may he not go the whole

whole length in Spending that his Profits for the time may bear, for in case he should be obliged to Retrinch his Spending, or at least be more straitned to mantain his Family upon the same allowance, when it becomes more Numerous; and likewise that there is a great many Accidents that commonly fall out, which will require Money besides what is needed in the common Course of his Deburſements, which something most be Reserved for, otherwise his Stock will be Diminished by the Defraying such Extraordinar Expences, beside several other things of which I shall speak more particularly in the next *Section*.

SECT:

SECT. V.

Which Respects Merchants and Trades-Men together, &c.

HAving said something concerning People of those Imployments seperatly, in the Proceeding Sections. And being what agrees to the one Respects the other likewise in many things, I shall more particularly in this place touch what Relates to the daily Deburſements.

When I mention Merchants and Trades-men, it is not only to be thought I Restrict it to these Allenerly. But that all others of Inferiour quality are likewise to be understood under that Denomination.

It was formerly shewed, that a person who can Earn six Pence a Day, may live Comfortably upon the same,

It is therefore plain, that whoever can

can earn more, may Live at least as well upon the Product of his Labour, provided he conform his way of living, to what he is able to bear forth.

It was formerly Remarked, That the sole or principal occasion of People's Runing themselves a Ground, proceedeth from their not proportioning their Deburſements to their Incomes or profits, and that perhaps not so much from their Total neglect of this, as from their not Considering it throughly, for one that can Earn 8 or 10 pence a Day, or what else you please, must not in his Ordinar Course of Liveing, spend his whole Day's profit each Day, but he ought to consider, Accidents may frequently befall which may not only Incapacitat him to Earn his usual Wages, but may likewise require even more than Ordinary Deburſements. Therefore, he would alwise keep within bounds, and Reserve something for Extraordinery Occasions.

How

How much of his daily Profits ought to be reſerved for Exterordinary occaſions, muſt likewiſe be proportioned to the Circumſtances of the Party, that is to ſay if his difficultys be apparently upon the decreaſing hand; That which is to be Reſerved for Extraordinary Occaſions may be leſs; But if they ſeem to Encreaſe, it would be be the more. However, I think one 5th part may be a good Medium, if his Circumſtances be not very extraordinary.

So much concerning ſuch as have no Stock, and live only upon the product of their Labour.

The next ſort of People that are to be ſpoke off, are ſuch as have but ſmall Stock, yet by the frequent changeing of it, and them having a conſtant Trade, may Reckon upou ſome certain daily profit, Proportionably far exceeding what they could make, if

their Stocks were any thing considerable, of this Sort may be reckoned Ink-keepers, Retailers of Liquors, small Shop-keepers, Hooksters and the like.

Tho this sort of People can not certainly know their Daily or Weekly profits, yet after some times Experience they may guess pretty near what yearly Profits they can make, and must proportion their outgivings to the same; That is to say in like manner as the Tradesmen above-mentioned, *Viz.* still to reserve about a 5th or 6th part of it for extraordinary occasions.

Those whose Stocks are Considerable, must observe an other Method in their spending, because they will not so frequently get the same bestowed, and because of the many Risques and hazards they run, as was formerly mentioned, they cannot well Reckon upon any certain profit beyond the ordinary Interest of their Stocks, and

and consequently ought to proportion their spending to the same.

This perhaps may be thought too little, as certainly it is, if their Stock be small, but in that Case they are partly to be considered as the Inkeepers, &c. above mentioned, but if their Stocks be considerable it will be sufficient, and if their Condition can allow of more, their Stock will Encrease the more speedily, and consequently the Interest thereof will be the more, to which they may always conform their spending.

In these three Classes, all Tradesmen and Trading People may be comprehended, and if every one would keep a particular Jurnal of his profits and Deburſments and Regulate his Affairs So that he doth allwise keep within Bounds, and know the State of his Affairs; None could ever altogether fail, unless by some unexpected or extraordinary Accident.

SECT:

SECT. VII.

Which Respects Gentlemen, &c.

HAving given some hints at what may be expedient in the Conduct of several sorts of People, as to the Regulating of their Affairs, I come in this Class to such what Respects Gentlemen and other Persons of Quality, as to what Concerns their Living Comfortably in their several Ranks, and according to their Estates.

We shall begin with such as are in publick Office, and for their Service, have either a certain Annual Sallarie, or Pension allowed them, or some certain Casual Profits or Emoloments pertaining to their Office.

Some may say, there is no great difficulty for such People to Regulate what Concerns their manner of living,

And that if their Spending do not exceed their Profits, think all is well enough.

In this there is a very great miſtake, for if thoſe in publick Office, ſuch as Miniſters, Officers of the Army, &c. who commonly have no conſiderable Stock (beſides what they gain by their publick Service) ſhall Spend their whole Annual Revenue, how ſhall their Children be provided for, who being Bred as Gentlemens Children, cannot apply themſelves to mean Imployments, or Booriſh Drudgerie, and wanting what is neceſſar to ſupport them, will be ready to Imbrace many Temptations, and to take Unapproveable Meaſures for their Subſiſtance; If Perſons in ſuch Circumſtances do not lay aſide one half or thereby of their Yearly Profits, for the uſe of their Children, they will Undoubtedly Render them more Miſerable than the Children of Boors or Tron-men, and no doubt the Neglect

Neglect of this may be one principal Cause of the Vulgar Opinion, that many of the Children of Ministers, become no great Patrons of Vertue, tho at the same time, I beleive People takes more particular notice of them then of others, something more then Ordinary being expected from their Education.

But if those who Act in publick Capacities, have any Stock besides what they gain by their Service, they may Spend the Annual profits of it, as other Gentlemen that have Heireable Estates, And as their Stock encreasses by what is added to it of that which is laid aside, gained by their publick Service, the Interest of it will become the greater, and consequently able to support them the better.

And as to Gentlemen who have Heritable Estates, and follow no manner of vocation, but only live upon there Rents, they most proportion there Expence to what they have to receive

from their Tennants; neither would they in the common Courſe of their Management Spend all that they get in, for Conſideration ought ſtill to be had to ſeveral Extraordinary Occaſions, which may occaſion their Deburſing of more than was expected, and alſo that they may be Diſappointed of what they ought to get in.

Some perhaps may think there is no Difficulty for ſuch as have Land Rents or other certain Annual Profites to preſerve their Eſtates and Live Honeſtly, but *I* may Warrantably ſay, there is no leſs Art in preſerving an Eſtate, than in acquiring it.

The Conduct of Gentlemen, or ſuch as have no manner of *Employment*, but only to Husband, and Live upon their Rent, is different from any of thoſe abovementioned, for whereas the Husbandman, the Tradesman, and other Labouring People, have leſs difficulty to maintain their Families, when their Children come to

to Age than formerly, becauſe by their Labour, they are helped to ſupport the ſame, neither is it to expected, that they can provide Opulantly for them, they being in as good Condition as can be expected from thoſe of their Quality, tho nothing of Conſideration be left to them, beſides their Education: and Merchants Living within Bounds, as was above propoſed their Stocks will Encreaſs, unleſs they meet with croſs Providences, and conſequently they will be in Condition to provide for their Children, but Gentlemen, not having any other way to ſupplie their Families, and provide for their Poſterity, but only to Husband well what they have, they muſt not go ſo great a length in Spending of their Yearly Profits, as thoſe above mentioned: Reſpect muſt be had to the preſent State of their Families, as of all the reſt aforeid, that is to ſay while their Families are but ſmall, they muſt Spend the leſs and as it Encreaſ-

ſeth,

ſloth, they will have the more to Suply it.

Perhaps ſome may think, if they go not beyond their Yearly Incomes at any time, there will be no hazard but that I may ſhew how ill grounded this Opinion is, I ſhall make a Suppoſition, that a Gentleman of 4 or 5000 Merks a Year, having new taken up Family, keeps out a Port, ſo as to Spend a Years Rent the firſt Year, next Year having a Son or Daughter born unto him, it will Require ſomething more for keeping a Nurſe, and other things neceſſary for the Child, beſides ſome extraordinary Expences at its Birth, All which he muſt Retrinch off his laſt Years Spending or ſo much of his Stock will be Deminiſhed, next Year again, perhaps he has an other Child, which will require the like Expence to maintain it. Thus his Family increaſſing from time to time, within 20 or 30 Years, ſeveral of his Children may be

Marriageable

Marriageable, and muſt be provided to Portions Suitable to their Quality, beſides what is given out to Educate them, let any Prudent Man conſider, whither one in ſuch Circumſtances ſhould not farr Outſhoot himſelf by ſuch Conduct.

I think no Gentleman who has no other way of living, can be reckoned a good Husband, if he ſpend above an half of his Rent while his family is in its Infancy. And as it Increaſes, having laid by what he ſaves while his Family's on the Increaſing hand, he may be in Condition to provide portions to his Children, Sutable to their quality.

I might proceed to make a particular Calculation, ſhewing how much he might lay by each Year; As for example, the firſt year 100 *Lib. Starl.* the 2*d.* 90 *Lib. Starl.* and ſtil leſs and leſs, as his Family Increaſes, till perhaps he could not lay by any thing

at

at all; But this being no deficult matter to conceive, I only in the General would desire every one to Consider their own Circumstances, and to make a Calculation of their Spending, and how they will be able to bear it forth; For as I said at the Entrie of this Chapter, that which occasions the failour of most People proceeds from their not Proportioning their deburſments to their Incoms; And that Cheifly from their not throughly considering the same.

It will be needles to make any more instances of this kind, let the Annulrent or yearly incomes of Gentlemen, be it litle or much, if they have no other way of living, but what accresses from these certain profits, they must proportion their spending to the same, as above said. *viz.* To save about on half of it, while their Family's are small &c. And that they may the better understand the state of their own Affairs; Book-keeping is very necessary

neceſſar for them to Learn, as it is likewiſe to all others, that have any Conſiderable buſines in the World.

SECT. VIII.

Which Reſpects the Mannagement of Publick Concerns.

AS every perſon is Concerned to provide for himſelf, ſo is the Prince or Soveraign Lord concerned to give neceſſar orders, apointing every one to his proper Poſt, for the Publick good, of thoſe under his care.

It may ſeem a peice of Arrogance for me to offer my opinion in things of this nature, or to midle in matters which concern the Government of a State; But for as much as all human Capacity is finit, things neceſſar to be conſidered, my eſcape the Remembrance of the moſt Judicious,

I hope it shall be no Crime, to offer a few things which at present occur, with respect to this matter, some of which (so far as I know) have not yet come under the Cognizance of the *August* Assembly, to whom I intend to present this, and as I humbly conceive may not be unworthy of their Consideration.

The King or Soveraign having the Oversight and Care of the whole Nation or Realm committed to his Charge, is not only obliged to Care for what Concerns the support of his own Dignity and Grandure, but likewise for what may most promot the wellfare and Prosperity of these over whom he Reigns, and as in all things the means are Adepted to the end for which they are designed, & just measures taken in effecting thereof, otherwise they cannot be imagined to accomplish it, And as has been observed, every Degree and Rank of People above Represented are obliged

to proportion and accomodat their manner of Living, to the fund by which they are ſuported. it will not be doubted, but that certain meaſures are to be obſerved by Princes, for Regulating their Affairs, and that a King or Prince may ſuſtain as much prejudice, by not proportioning his Deburſments to his Revenue, as People of mean quality may do by keeping out a Port above what they are able to bear forth.

The Revenue of Princes are certain Taxes and Cuſtoms upon their Subjects, it being muſt reaſonable, that every one according to his ability, ſhould Contribute to the ſupport of the Goverment, under which he is, that a ſufficent Force may be always in radineſs to defend the Kingdom or State, from any Foreign Invaſion, and to Supreſs all inteſtain diſorder or Broils that may Happen; Nevertheles this muſt be proportioned, to what the Subjects are able to bear, otherwiſe

their Hearts are Alenated, and they become uneasie.

A Prince's greatest Wealth and Security is the Hearts of his People, for when he has this, he can want nothing that is in their Power to grant. Neither can a People be more happy than under the Conduct of a good and Vertuous Prince, who makes it his Endeavours to make them Happy, wherefore I think it not absurd to affirm, that the Prince and People's Interest is not Devided, and that both may do what in them lyes for the publick Good, ought to be the Prayers and Endeavours of all good Men.

Punishments and Rewards ought not only to be Dispenced in Obedience to Devine Authority, but in Police it is necessar to Chastise Vice and Encourage Vertue, the Vicious person being like a Gangrin or Festered Member, ready to infect the whole Body, if not timely Cured or cut off, and a Vertuous person is no less profi-

table

profitable to a Common Wealth then the other is prejudicial thereunto.

Some think it neceſſar for *Princes* to bring Diſaffected perſons over to their Intereſt to heap Favours upon them, alledgeing that thoſe who are true Friends, will ſtill continue ſo, and by this means, others may be gained.

No doubt, ſuch as are good Men, will never be ſo Diſobliged for miſſing favours, that in Juſtice they might have expected, that they will turn Enemies, but I ſhall ſcarce be perſwaded, that the like Fedelitly will be found in one who for ſelf ends is brought over, as in him who has a Heart Affection, and will not eaſily be brought over as the other who joins with him that bids moſt. Neither doth every one attain to ſuch a degree in Mortification, as not to entertain ſome diſguſt when he thinks himſelf hardly uſed.

Clemency is an Excellent Virtue, but Exceſs in it becomes a Fault.

The *Psalmist* in extoling the Government of the Supream Judge, says, Justice and Mercy are the Habitation or Basses of his Throne, and it is the Glory of Princes to establish their's upon the same Foundation.

A merciful Prince is like an indulgent Parent, that out of Tenderness to his Children, does not Correct them according to the degree of their Offence, for which reason they become the less Obedient, presuming too much on his Goodness.

The end of Chastising being not only for punishment of Crimes past, but for Example and Terrour to Others, to prevent the like for the Future, in Correction, Respect would be had to the Consequence, as well as Satisfaction made for the Offence Committed.

Any person may forgive Injuries done to himself, but what Respects another, he cannot without the party's Consent.

Justice says, give every one his due;

due, and Transgressions against GOD cannot be forgiven by Man.

Being straitened in time, I shall only mention a few things more, which more particularly Concern the present State of this Kingdom.

The Genuis of People seem at present to Run more upon Trade than formerly, and besides what was formerly said on that Subject.

I humbly Conceive, it will be nessary for the greater Security of Companys, or these that enter in a joint Trade, that it be Enacted, that whoever has the Manadgement of other Mens Effects, shall be a person throughly acquainted in Book-keeping, and that he post all his Company Transactions in ample Form; And if it can be made appear, that in one Article he hath dealt unfaithfully, let him be Deem'd worthy of Death, and accordingly Exicuted, or at least that he suffer Confiscation of Goods.

This may seem too severe, there being

being no proportion between the Offence and Punishment, but when 'tis Considered, that the Consequences of dealing gently with such Rogues, (for no better Name can I give such, who deal Deceitfully towards those that Credit them with their Effects) opens a Door to all manner of Fraudulent Dealing, and consequently interupts Trade, the want of which Renders this poor Nation Miserable. It will be found as Tolerable as for a General to put to Death him that leaves his Post, when he is set to Watch the Motions of an Eney. I need not insist on this, for a Word's enough to a Wise Man. Only I humbly Conceive, Trading in Company is Impracticable in this Kingdom, if some such Law be not Exacted.

Law Processes are very Tedious, and much complained of on that Account, I am not ignorent that 'tis better to defer Justice, as to give Sentence Rashly, without the necessar Information

mation of both parties, Nevertheless, I think a dozen, sixteen, or Twenty years to long for a Cause to be Depending, and doubts but some Expedient might be found for Discussing of it sooner; But however it be, I think such as are visibly Litigious, and by Hook or Crook having once got Possession of another Man's Effects, fights him with his own Weapons, and at the Latter end when obliged to restore the other Man his own Gear, after a long use of it, ought to pay the Injured party the whole Expence and Damnage that he sustains at least, if not to be further Punished as a Fellon or Thief, And as 'tis a Crime before GOD, to assist an Unjust Person in the wronging of his Neighbour, so I think an Advocat or Procurator that pleads in an Unjust Cause, where 'tis Visible, that he can not but know it to be so, ought likewise to be Punished as Art and Part with his Client.

Advocations and Suspensions are oft

times founded upon slender Grounds, and some times the Defender will Remove a Cause from an Inferiour Court, meerly to Vex and put his Creditor to Expence. I think, where the Grounds are not Pugnent in Advocations, 'tis most reasonoble, that the Cause should be Remitted to the Judge before whom it was first Called, or rather that it should not be brought from before him, for according to the first Constitution of Judicatures, small matters were appointed for the Peoples ease, to be Decided by Inferiour Judges.

Perhaps this Doctrine may not be agreeable to some of the Members of the *Colledge of Justice*, it not being usual in Millers to wish Corn to go by their own Mills, but if the Wisdom of the Parliament find it reasonable, some thing may be done therein for all that.

If a Blind Man might be permitted to Judge of Coulors, I would say only a short Word concerning the Law it self.

Our

Our Laws I believe are as good as those of our Neighbours, (tho oft Complain'd of, as not being put in Execution) but that they might be made better I nothing doubt, for whoever considers from what Fountain we have Our Laws, may easily think they might be brought from one more Pure and Wholsome.

The Roman Laws were good, considering how they had them Transmitted from Age to Age, and from one Nation to another, the best Way the Wits and Learning of those times could Convoy them from hand to hand, but that they come far short of the Copy whence they were first taken, I think no Christian will deny.

Moses in his Exortation to the *Israelits*, *Duet*: IV. 6. Tells them that GOD would give them Wisdom and Understanding in the sight of all Nations which should hear all these Statuts, and say surely this great Nation is a Wise and Understanding

People

People, and in the 8 Verse, And what Nation is there that hath Statuts and Judgements so Righteous as all this Law which I set before you this Day. I believe it will not be much doubted, but that the *Roman Law*, and *Laws* of all the best Governed Nations in the World, are founded upon the Law delivered by *Moses*, and that they have Received no Advantage by those through whose hands they have come.

Our Modern Lawers, (as well as our Moderen *Poets*, that use the pagen manner of Invocation) do too much imitate the *Pagens*. I wish some able Lawer would begin and reform this, the Scriptures of Truth may affoord him Matter to Work upon, for as they contain a Compleat Body of Divinity, so do they contain an intire Body of Law, directing how to Dispence Justice between Man and Man, as well as in things relating to the Worship of GOD. Why shhould we follow an imperpfect Copy, when we have the Original at hand.

As to the Execution of the Law, let

there be no partiallity, for one Offender finding favour, gives Encouragement to 20 Others, to presume to do the like Offence, and think themselves injured, if they meet not with the like favour.

Let inferiour Magestrats or Others who are to put the Laws in Execution be punished for their Omissions, if they pass an Offender without full Satisfaction for his Offence.

This will be so far from being any Discouragement to inferiour Magestrats, that it will be a great ease to them, andthey could with the greater Courage Execut the Laws, for as the matter stands, when they proceed according to Law againstOffenders,they in some cases must either take the prejudice of the party upon them. or allow them what favour they ask, especially if the party shall afterward obtain the favour that he sought of them from a higher Judicature, and if the Majestrat were to suffer himself for his Omission, no Man could have

the Confidence to desire a favour of him, nor the Wickedness to Entertain a grudge against him who refus'd it.

There are some *Fourteen pence* peices, and 3 *d* half *Pennys*, that Creat a great Uneasiness to the Leidges, and oft times the poor suffer by it, tho such as pay Summs can oblige the party to whom he makes payment to receive them, yet when they come in single Ones to poor People's Hands, they are obliged to pass them with an Abatement, besides not one in half a Paroch has Scales to Weigh them in the Country, and won't take them upon the other persons Word. It has been thought by some, that as much Money has been given for Scales to Weigh that kind of Money, would have made up all the Loss of Re-coining it. Some have likewise thought that the Mannagers of the Bank would have taken it all in for the *Priviledge* of Coining as much Coper as the value of it, which will not be very much.

If

If this ſhall be thought an injuring of the General of the Mint, it were to be wiſhed that the Parliament ſhould lay on a Tax to make up any Loſs that would be in Recoining of it; Better that every one ſhould bear a part, as let the *Poor* ſuffer.

FINIS.

READER,

BEsides Words not right Spelled, turned Letters, pound for pounds in several places, together with other such Omissions, which doth not mart the Sense, take the following *Errata*.

ERRATA

PAge 14, line 7, for off, Read of, P. 15, l. 20, for or, R. for, P. 38, l. 6. for six Wheels, R. six Weeks, P. 39, for it was, R. it were, P. 53, l. 5, for many, R. may, P. 60, l. 12. for Others, R. Other, P. 62. l. 12, for hither, R. thither, P. 64, l. 10. for hard dozen, R. half dozen, l. 11, for Run too R. Run to, P. 65, l. 10, for to Obious, R. too Obvious, P. 67. l. 4, for alongs, R. along, P. 100, l. 19, for possible, R. impossible, P. 101, l. 17, for may easily their Profits live up to, R. may easily live up to their Profits, P. 110. l. 20. for them, R. their.